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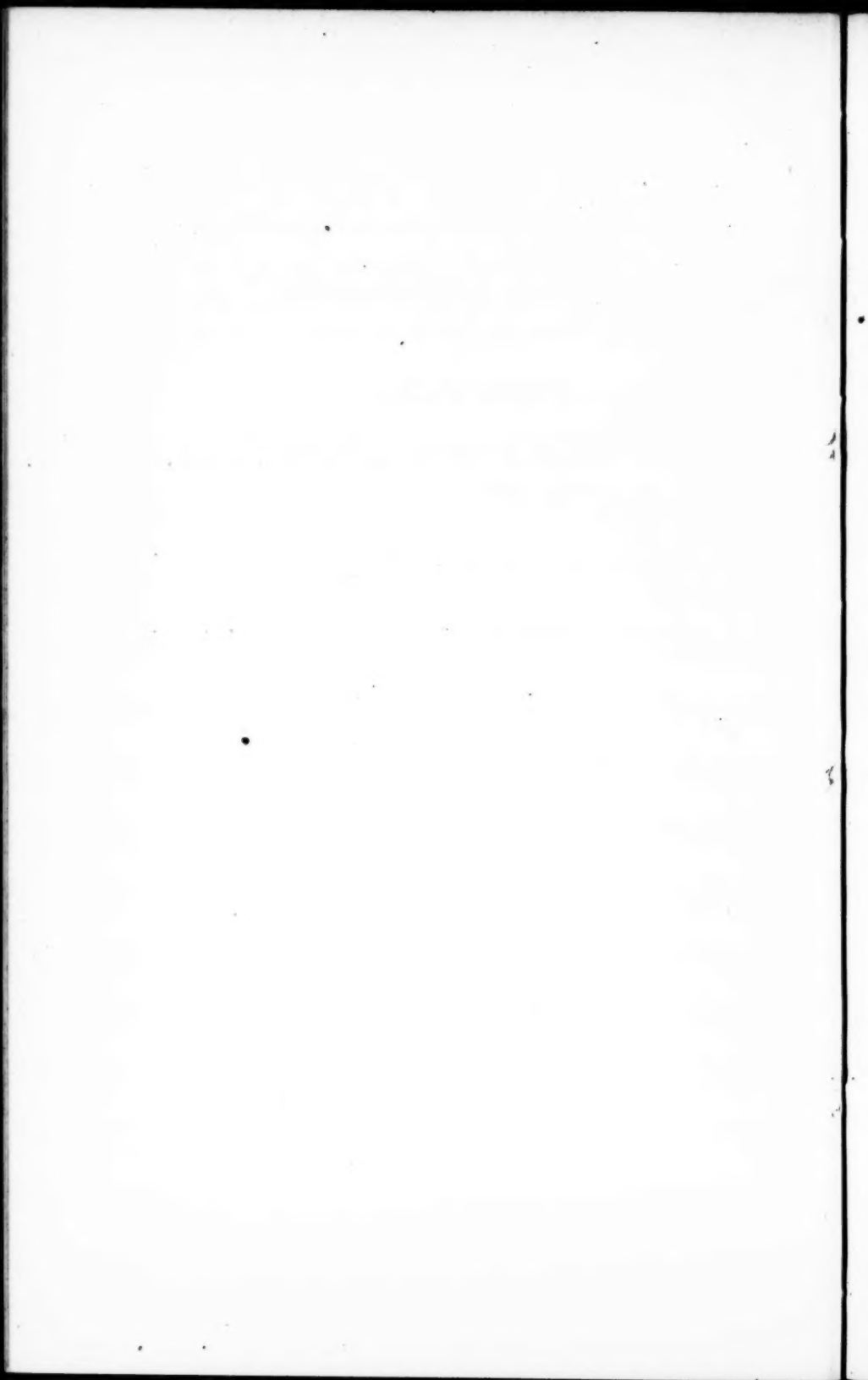
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INCOME FOR THE YEAR 1873.

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For Interest.....	531,752 78
For Interest, &c., accrued.....	265,101 01
	\$2,393,172 00

DISBURSEMENTS.

Paid for Claims by Death on Policies and Payment of Annuities	\$679,187 16
Paid for Dividends, Return Premiums, Purchased Policies, and Interest on Dividend.....	494,072 19
Total amount returned to Policy-Holders.....	\$1,173,259 35
Paid for Expenses, Salaries, Taxes, Rev. Stamps, Medical Examiners' Fees, and Commissions...	313,677 93
	\$1,486,937 28

ASSETS.

Cash in Bank, Trust Co., and on hand.....	\$356,580 33
Bonds and Mortgages, and interest accrued on same	4,355,426 08
Loans on Policies in force	2,299,623 00
United States and New York State Stocks.....	726,555 53
Quarterly and Semi Annual Premiums deferred, and Premiums and Interest in course of collection and transmission	579,733 56
Temporary Loans on Stocks and Bonds (market value of the securities, \$844,257).....	629,950 00
Interest due to date, and all other Property.....	70,598 03
Gross Assets.....	\$9,009,462 33
Reserve required for all Policies in force, Carlisle 4 per cent.....	\$6,880,151 84
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	7,342,835 38
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JANUARY 1, 1874.

Net Assets, January 1, 1873.....		\$7,064,137 67
Income, 1873:		
From Premiums.....	\$2,219,042 05	
" Interest, Rents, &c.....	465,277 75	2,684,319 80
		<hr/> \$9,748,457 47
DISBURSEMENTS:		
Paid Death Claims.....	\$778,647 53	
" Matured Endowments, Dividends, Surrendered and Lapsed Policies	1,631,624 40	
Total Paid Policy Holders.....	\$2,410,271 93	
Dividend on Stock.....	7,000 00	
Commissions, Taxes, Legal and Medical Fees.....	228,654 61	
Rent, Furniture, Re-insurance, Stationery, and Office Expenses.....	68,517 89	
Salaries.....	57,971 56	2,771,315 99
Net Assets, January, 1874.....		<hr/> \$6,976,641 48
As follows:		
Real Estate—cost.....	\$312,097 11	
Stocks and Bonds—cost.....	468,224 65	
Loans and Collaterals.....	174,355 00	
Loans on Bonds and Mortgages.....	2,385,657 12	
Cash on Hand.....	2,743 15	
" in Banks and Trust Companies at interest.....	63,625 08	
Premium Loans.....	3,444,105 58	
Furniture, and all other Assets in possession.....	25,893 79	
Add:		<hr/> \$6,976,641 48
Accrued Interest and Rents.....	\$219,117 40	
Unpaid and Deferred Semi-annual and Quarterly Pre- miums.....	646,814 37	
Commuted Commissions.....	202,825 96	
Due from Agents	3,915 56	
Profit on Investments.....	37,696 25	
Gross Assets, January 1, 1874.....		<hr/> \$8,087,211 02
LIABILITIES:		
Reserve on all outstanding Policies, Dec. 31, 1873.....	\$6,678,418 29	
Losses reported not yet due.....	131,550 00	
Capital Stock.....	100,000 00	6,909,968 29
Surplus.....		<hr/> \$1,177,243 73

RATIO OF EXPENSES (including taxes) TO TOTAL INCOME, 13-47.

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While aiming at being cosmopolitan—doing justice, as far as possible, to what every nationality has contributed to civilization and human progress—The NATIONAL REVIEW is decidedly American in feeling and sympathies, and unalterably attached to our free institutions. But far from being the organ of any party or sect—while disclaiming to be either partisan or sectarian—we shall continue to treat the individuals of all parties or sects according as their public conduct may seem to us to merit. In short, no pains or expense will be spared to render the work worthy of the character assigned to it by the leading organs of public opinion at home and abroad—namely, "*The best of American Reviews.*"

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To select a perfect stone, first, it must be perfectly free from the faintest tinge of color of *any sort*—from any flaws, specks, marks, or fissures in any part; must be bright and lively, and free from what is technically called “milk” or “salt,” which are semi-opaque imperfections in the body of the stone. In order to ascertain this, it is sufficient to breathe on the stone, when any defect or color will be apparent. It is necessary to look at a stone on all sides, as a defect may exist which is not visible in looking at the table. Second, the stone must be well-proportioned and properly cut. From the table to the girdle must be one-third, and from the girdle to the cutlet two-thirds of the whole thickness of the stone. The size of the table must be four-ninths of the extreme size of the stone, and the cutlet must be one-fifth of the size of the table. These rules are given as the highest standard test, but so few stones are found that are really perfect, that for all commercial purposes, any imperfection that is not visible to the naked eye passes for a perfect gem.

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Every possible attention is paid to whatever can contribute to the health and happiness of its inmates—ventilation, cleanliness, spacious halls, dormitories, refectory, recreation halls for cold or damp weather, etc., etc.

The various arts and sciences usually taught in colleges find here an appropriate place in a system of education established by experience, conducted on the most approved plan, and with a devotedness commensurate with the greatness of the work engaged in. By reason of the great number of classes, a thorough gradation for all capacities and acquirements has been attained, and the frequent examinations and promotions beget emulation, the soul of advancement, making labor a pleasure and success certainty.

The course of instruction pursued in the Academy is divided into three departments: the primary, the intermediate, and the collegiate. There is, besides, an exclusively commercial course, offering rare advantages to young gentlemen who intend to make business their profession. It is divided into three classes, in which the chief place is given to instruction in Book-keeping, Arithmetic, Geography and History, Business Forms and Correspondence, Epistolary Composition, Penmanship, etc., with Lectures on Commercial Law, Political Economy, etc. Diplomas can be obtained in the Commercial Department by such as merit that distinction.

The session commences on the last Monday in August, and ends about the 3d of July, with an annual public examination and distribution of premiums, and the conferring of degrees and academical honors.

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